

OUTSOURCE YOUR BUSINESS SERVICES

Harness the Power of SAAM

Save Time and Money

Key Points

Understanding the importance and value of outsourcing your RIA services:

1.

Advisor's time

Demands on advisors' time is steadily increasing, from rising client expectations to the steady increase of administrative burdens.

2.

Firm capacity

Investment management outsourcing is a powerful but often unrecognized way to increase a firm's capacity ... and its bottom line.

3.

Client relationships

Advisors who use outsourcing emphatically assert they regained significant time, lowered their stress levels, and built stronger relationships with their clients.

4.

Firm costs

Outsourcing has lowered their firm's costs, increased their personal income, and resulted in more AUM.

5.

Benefits

Benefits of outsourcing correlate directly with the number of assets they outsource.

6.

Myths

There are myths and misconceptions about outsourcing.

7.

Business goals

Though outsourcing may not be right for every advisor, outsourcing is an opportunity that helps many advisors achieve both their business and personal goals.

8.

Investment management firm

Not all outsourcing firms are equal, so it's essential to work with an investment management firm with proven expertise and broad experience.

9.

SAAM™

(Strategically Aligned Asset Management) could be the perfect outsourcing program for your business, adding significant benefits to your professional work life.

The financial services industry is in transition, and more personal service is expected of financial advisors. An increasing number of clients no longer want just a portfolio, but now expect personalized, one-on-one support with continual financial advice and customized planning with constant communication. Clients also want to see real value for the advisory fees they pay.

Client management is not the only task advisors have, as many advisors must also manage their practice and make sure that all the many back-office tasks are properly executed. This includes conducting market and product research, developing carefully vetted client investment strategies, and constantly monitoring portfolios and making changes when necessary. In addition, advisors must participate in regular professional training and conduct a slew of administrative tasks to remain in compliance as the regulatory landscape continually shifts. There's a lot to do, and every task consumes precious time, distracting advisors from focusing on one of their most important goals, which is growing their business while maintaining the satisfaction and retention of their current clients through constant communication.

In addition, industry competition is increasing and robo-advisors are penetrating the investment advisory industry. This increases the pressure on advisors to dedicate more time and effort to marketing, building relationships, and acquiring new clients. **All these factors rob advisors of their most precious commodity: time.**

More Time Creates More Capacity

Fortunately, the financial services industry has a range of solutions that allow advisors to outsource many daily tasks. New technology helps automate time-consuming or repetitive tasks, and is effective with streamlining workflows that minimize administrative burdens. Advisors can also choose to align with TAMPS (third-party asset management platforms) and receive support with marketing, compliance, and trading to make their practice more efficient. Of course, advisors can always hire extra staff to serve increasing client demands



"It's increasingly difficult to serve clients to the best of my abilities because there's simply too much to do and not enough time."

RIA ADVISOR

Synergy Asset Management provides all the outsourcing services you need so you have more time to add clients, and build more comprehensive relationships with your existing clients.

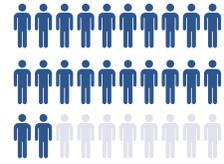
and offer today's necessary high-touch client experience, but this creates additional burdens with increased staffing, training and payroll.

The value of asset management outsourcing is often an overlooked opportunity. Advisors who need more time to focus on increasing their business, which is almost everyone, can use the expertise of an experienced investment firm and outsource a wide range of tasks such as investment research and monitoring, portfolio construction, making trades with periodic portfolio rebalancing, and provide steady performance reporting.

With the support of a professional third-party asset manager, advisors are able to scale their practice and regain their capacity for the tasks they choose to do because of the extra time they regain. Advisors who regain precious time during their busy day by outsourcing necessary but time-consuming tasks will ultimately find business opportunities they didn't have before because of the additional time they can now invest in marketing, strategic planning, education, etc.

The time that's restored by outsourcing investment management tasks can be dedicated to servicing clients at new and higher levels of expectation, and help you gain ground in the marketplace by adding new clients.

Synergy Asset Management, an SEC-registered investment advisory firm providing business and investment services to independent RIAs and IARs serving their own clients, can help you become an independent RIA or IAR with your own new business ... or, if you already have your own advisory business, we can relieve you of the tasks you choose so you can focus on important tasks you've been wanting to complete. Synergy's SAAM™ (Strategically Aligned Asset Management) program can benefit you, your family and your practice through expert and experienced business service outsourcing.



74%

OF INVESTMENT ADVISORS

outsource at least some of their investment management, and this number is growing annually.

¹ 2021 Fidelity Financial Investor Insights Study

OUTSOURCING INVESTMENT MANAGEMENT

The Many Benefits

Those advisors who choose to outsource a few or many of their investment management tasks have been rewarded with a variety of important benefits.

When advisors choose to outsource their choice of investment management tasks, they notice significant improvement in their services across the board. When advisors increase their capacity by offloading some of their complicated or repetitive tasks, they have time to improve the value-added services their clients want and expect. Because of this change in their business operations, advisors develop **stronger client relationships**, are rewarded with **higher client retention rates**, and are even able to **improve their client-acquisition rates** ... because they have the additional time they need to expand their business.

All of these important indicators demonstrate that outsourcing is an excellent way to improve the **health of your practice** and add to your **firm's viability** and continually evolving success.

When was the last time you stopped and took a look at the health of your business?



96%

OF THE FINANCIAL ADVISORS WHO OUTSOURCE,

stated they were satisfied with this solution. ²

² Gabriel Garcia, Head of Business Management and Strategy for E-Trade Advisor, Think Advisor, March, 2021.

"I like to serve my clients in my own particular style, but I was glad I could outsource the money management component."

RIA ADVISOR

Outsourcing Investment Management

Advisors can **delegate some or all of their investment management activities** to a fiduciary firm like Synergy Asset Management which provides a range and variety of proprietary portfolios with different investment strategies that could potentially be attractive to all the advisor's clients.

As is standard, the outsource provider monitors and adjusts their proprietary portfolios according to their investment team's research and each portfolio's investment policy strategy. At Synergy, we DO NOT automatically change a client's investment allocation without the direction of the advisor.

The key benefit of outsourcing investment management activities is that the advisor regains his or her limited time, which allows the advisor to allocate more attention to other client services or business development knowing that their clients' assets are professionally and expertly managed and continually monitored through periods of market volatility.

Outsourcing results in higher growth for the RIA, plus in the advisor's personal finances.³

³The 2021 Fidelity Financial Advisor Community - Outsourcing Study.

THE SERVICE FEE INCLUDES:



1

Continual diligence and active monitoring of each portfolio's strategies and investments



2

Portfolio construction based on an academically appropriate investment philosophy



3

Portfolios that serve the full range of client investment needs, from conservative to aggressive



4

Specialized portfolios for high-net-worth clients with customized needs and unique financial goals

Advisors who choose to outsource also note their **personal stress levels are less**, compliance and **audit processes become easier**, and they see an **increase in their business valuation**, which improves their firm's eventual sale price and closes the gap with their anticipated future lifestyle.

Outsourcing also results in an increase of AUM, more personal income, and a **decrease in their firm's operating costs**. In fact, advisors who outsource came to the following quantitative conclusion:

One simple but crucial decision within your firm can change everything for the better and deliver what you've always wanted ... more clients, satisfied clients, less stress, and more revenue.

The advisors agreed that these important benefits were the direct result of outsourcing their investment management activities, clearly demonstrating how outsourcing this task makes advisory firm practices stronger, more efficient, and worth more value in the marketplace.

Clients also benefit when a larger team of dedicated professionals are managing their investments, constantly monitoring their investments and maintaining the investment portfolio strategies. With outsourcing, an independent RIA can provide his or her clients with a wider range of investments, and even new categories of investments offering investment solutions that might otherwise be too difficult to provide. SAAM™ becomes an extension of your firm and serves as an expert on your team.

Almost all surveyed advisors agree that their ability to offer their clients more and better investment solutions through outsourced investment management is greater and gives more value than they could otherwise offer their clients on their own.

Advisors agree that the most powerful benefit they receive from investment management outsourcing is having additional capacity with the time they regain. They are able to build relationships with their clients, and seek and develop additional business opportunities. The extra time is also useful for relaxing with family and having fun with personal activities.

"One of the best personal benefits of outsourcing is that I was able to spend more time with my wife and young children."

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The power of outsourcing also gives advisors more time to be successful with developing client relationships, expanding into new services and products, and enjoying life. We all recognize the value of having more time. Achieving this highly desirable goal is possible with the SAAM™ (Strategically Aligned Asset Management) outsourcing program from Synergy Asset Management.

Even More Benefits

The more assets under management an advisor outsources, the greater the benefits they receive. By outsourcing most or all of their assets under management, advisors have less stress and more enjoyment of their work as the key metrics of a healthy business continually improve: increasing asset growth, more personal income, and less operating costs.

Another important correlation exists between the amount of time advisors regain and the amount of assets under management they outsource. Advisors average an additional +3 hours per week that can be rededicated to client-focused activities, a critically important factor with client satisfaction and retention. There is also a time benefit of over +8 hours per week with the outsourcing of other investment management tasks. What could you do with an additional average of +11 hours a week, or +44 hours per month? You can now choose to focus more on your business as well as your family, health, education, current clients, and that hobby you've always wanted to do.



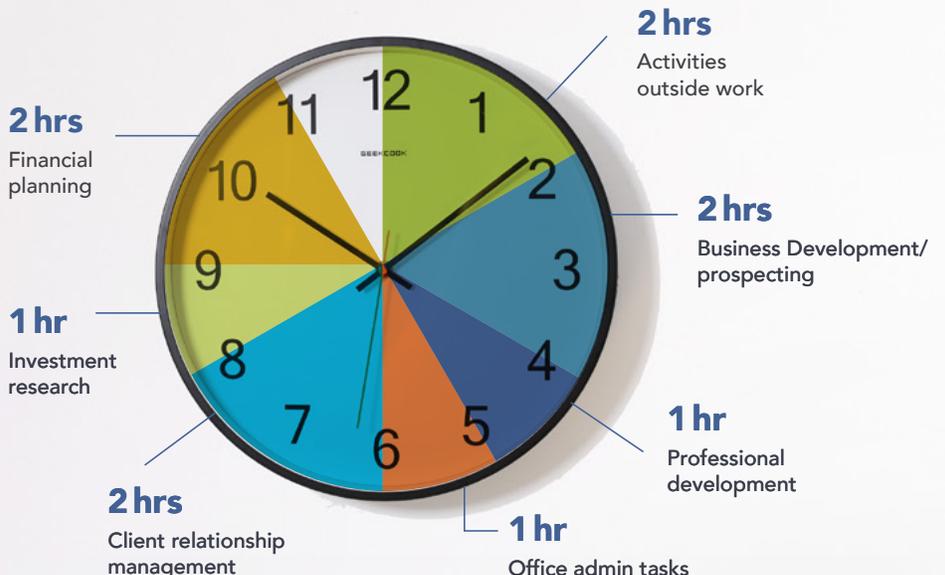
What could you do with an additional 11 hours per week?

Hourly savings by task

among advisors you outsource for 1% + clients and saved time

11
HOURS
SAVED
per week

44
HOURS
SAVED
per month



Source: The 2021 Fidelity Financial Advisor Community—Investment Decision-Making Study.

Five Erroneous Myths

Contemporary data mark these myths as false.

MYTH #1

An advisor's value proposition diminishes with outsourcing.

The reverse is actually true; an advisor increases his or her value through outsourcing. An advisor who outsources all or some of their tasks has more time to meet with clients, and more time to plan new ways to improve the client experience. Most clients highly value one-on-one advice and want more communication about financial planning services. The interpersonal relationships you establish and develop with your clients are the true source of your success, and outsourcing enhances your capacity to deliver better service by providing you with more time.

Taking advantage of the many investment management services you can outsource, you'll find you suddenly have more investment solutions to offer your clients and attract prospects, giving you the opportunity to expand your services with a wider range of client offerings that increase your firm's bottom line. You may want Synergy Asset Management to become your CIO, your Chief Investment Officer, and truly become an extension of your firm so you suddenly become capable of handling those high net worth clients you've always wanted to acquire but felt you didn't have the expertise or products to serve.

MYTH #2

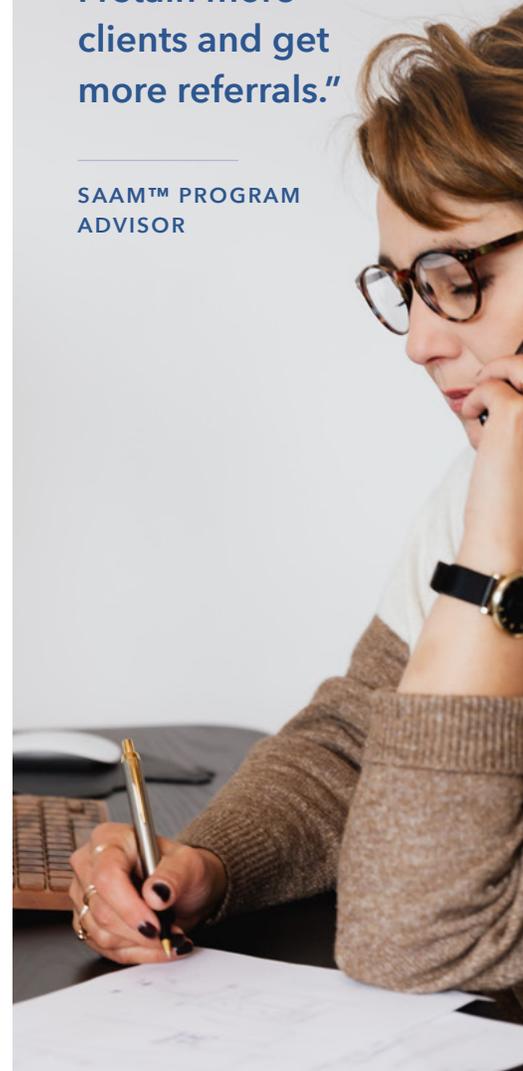
You have to give up control when you outsource.

It's true that you have to rely on a third-party for investment selections and portfolio construction, but this doesn't mean you have to give up control of client assets. The advisor gives direction to the asset manager on how the portfolio is allocated, all according to their clients' suitability profile. Firms



"The most important benefit is the extra time I have to speak with my clients and be more available to them. I retain more clients and get more referrals."

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that offer investment management outsourcing provide a wide range of solutions for building and managing investment strategies that align with your clients' goals.

Integrated technology allows advisors to easily compare and choose portfolios to make client investment changes when necessary. Synergy Asset Management's SAAM™ (Strategically Aligned Asset Management) program offers a disciplined approach to investment research, trading and monitoring which frees you up with more capacity for guiding your clients' investment decisions.

MYTH #3:

Expect outsourcing to be expensive.

Fees for investment management outsourcing should be viewed in context. When you consider how much time you're saving for other important activities, and the amount of time your staff will also regain through outsourcing, you'll find, as many advisors do, that outsourcing investment management will save you money in the long term.

Because you will have more time for marketing and improving client relationships, you should also expect an increase in AUM and its correlated increase in your personal income, along with less operating costs and a higher business valuation. When you delegate investment management to an outsourcing firm like Synergy Asset Management, you can eliminate the in-house research and investing activities' costs. The results should be a net gain for your firm ... reduced costs, reduced stress, and more wealth overall.

Most advisors claim the costs are reasonable and less than expected, not to mention that the average cost of outsourcing money management is still less than those of the average mutual fund.

With outsourcing, you only pay for the services you need, saving money on employee benefits, vacation time, sick days, and training.



“Because I have more time, I can now work with much larger accounts and provide a higher degree of service that’s reliable and meaningful.”

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Investment advisor firms that outsource back-office tasks save money.

MYTH #4

You can't customize investments when you outsource.

Even though advisors outsource, they are still able to customize the investment solutions their clients want. That's because the SAAM™ program provides advisors with the opportunity to customize portfolio solutions using a variety of strategies that create the customized investment approaches your clients expect. Outsourcing gives you the use of off-the-shelf strategies, but also gives you the option to create client solutions specific to the investment needs of every client.

MYTH #5

Outsourcing consumes more time than it's worth.

While it's obviously true that it takes time to integrate with an investment management outsourcing firm, Synergy Asset Management has years of experience working with RIAs and IARs, and has SAAM™ program advisor-onboarding processes that reduce your administrative burden, transitioning your clients into the right portfolios. Then, once your clients' assets are repositioned, the time you'll save accrues and grows in magnitude.

With Synergy, constant communication is an essential component of our program, the key to staying in front of your clients with current market information and sophisticated content, handling your clients' fears when there's volatility in the markets.

When you outsource your clients' AUM, you open the door for new possibilities:



Improved oversight of portfolios



Increased access to a wider range of investment products for your clients



Expanding your earning potential as your firm becomes more attractive in the marketplace

Choosing to Outsource

Most advisors are delighted with their decision to outsource because they see an immediate increase and improvement in the services they offer, the reduction of stress, and the amount of time they can now rededicate to serving their clients better. This includes having more time to conduct marketing activities that attracts new clients and results in increased AUM and firm profitability. Because of their success with outsourcing financial management, many advisors soon decide to outsource additional investment business activities as well, helping them further improve and accelerate the growth of their business.

95% of the advisors who use the SAAM™ program and choose investment management outsourcing eagerly recommend this program and its benefits to other advisors. As more and more advisors become aware of the advantages of outsourcing investment management with the SAAM™ program, outsourcing will become a standard operating procedure because of the many benefits that support advisors with business development and wealth building for themselves and their clients.

Advisors Recommend Outsourcing with Synergy Asset Management's SAAM™ Program

Advisors who choose Synergy Asset Management and the SAAM™ program are enthusiastic about the benefits they receive. Advisors appreciate the different outsourcing services they can select, and love regaining professional time they can now dedicate to building their practice and having more family time.

Advisors report less stress and anxiety when complex responsibilities and activities are assigned to an innovative and competent fiduciary firm, and are pleased with the increase in business, client acquisition, client retention, accelerated prospect referrals, the expansion of their practice, and additional personal wealth.

"The more my firm grows, the more I realize how beneficial outsourcing has been for me."

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"...outsourcing of trading, data collection and back-office infrastructure keep capital costs in check." ⁴

⁴ Portfolio Management in the US, Industry Report 52392: IBISWorld, March 2022.

There are a variety of investment management outsourcing firms, so it's important to outsource with a firm that offers you and your clients customized services that precisely fit the needs of your clients and your business. We believe this is the SAAM™ program!

The SAAM™ program's many services help advisors thrive with the careful fiduciary investment management of your clients' AUM, and by relieving you of the burdens of managing the array of an RIA firm's many complex and redundant tasks.

When you have more time to be with your clients, listen to their concerns and needs, help them

understand sensible solutions to their concerns, you help them and your firm navigate a responsible and productive pathway toward their wealth preservation and accumulation. Outsourcing allows you to do your job better, rewarding you with the benefits of client satisfaction. You decide the legacy you want to achieve; let us help you create the legacy you've always envisioned for you and your family.

With the SAAM™ program's outstanding investment and management solutions, available with state-of-the-art technology and exceptional service, you can help your clients enjoy a better future and develop a more successful practice that benefits you and your family.

Advisors in the SAAM™ program all responded with positive experiences and notably high levels of satisfaction with increased professional benefits for the following reasons:



Highly qualified expertise



Saved our company time



Better performance/ stronger returns



Provided the time to improve client relationships



Firm productivity increased



Excellent track record, experience, and longevity



Reasonable pricing, superior services



Offers a variety of fund management platforms



Serves as an extension of our practice

How Will Outsourcing Benefit You?

We recognize that investment management outsourcing and some of the services provided by the SAAM™ program may not be right for your practice or your clients. You may already be a skilled investment manager who enjoys doing the constant in-depth research necessary for wealth preservation and accumulation, or perhaps you want your staff to be experts with compliance issues and record maintenance.

However, other advisors, perhaps yourself, are seeking relief from specific business activities that are time-consuming and frustrating, and realize that assigning some of these responsibilities will increase the professional time you'll have to spend on the activities you truly love.

Which of the Following Best Describe You?

A. You want more time.

If you are starved for time, outsourcing is an easy way to decrease administrative and back-office burdens. With the SAAM™ program you can choose from a variety of professional services that will return your time, allowing you to grow your practice, serve your clients better, and increase your personal wealth. We offer a multitude of options that can be customized to your specific firm, as we know it's not one-size-fits-all.



"The most important benefit is the extra time I have to speak with my clients and be more available to them. I retain more clients and get more referrals."

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B. You want more clients.

When you have more time to invest in marketing, workshops, and improving the client experience, you attract more clients and more referrals. Synergy Asset Management offers a wide range of investment management strategies you can use to meet high-net-worth investors' expectations, in addition to turnkey and scalable solutions you can immediately employ with clients who have less assets and reduced financial services needs.

C. You want to expand your practice.

You can more readily achieve growth when you're not spending all your time on complex business operations. Working with the SAAM™ program, you'll be able to redeploy regained hours every week for marketing, meeting prospects, planning and conducting online and in-person workshops, building client relationships and earning referrals. You'll also save money by outsourcing your business activities. Your time is precious, and so is saving the time and costs of assigning your staff to repetitive or complicated business operations.

D. You want to plan your succession.

It's never too soon to consider your exit plan and build value in your business. Building your practice with sustainable practices, augmented services, and a large client base will place your firm at the high-end of attractive marketable acquisitions down the road when you're ready to retire.

E. You want to enhance the client experience.

Once you regain your precious professional time, you'll be able to invest it with your current clientele, providing additional attention to their needs, offering new services, increased communication, and more advanced portfolio choices. Client satisfaction is essential to business success, and outsourcing to the SAAM™ program is a key contributor to achieving your professional goals and financial security for yourself and your loved ones.

Advisors in our SAAM™ program state they gain a time benefit of over

10
HOURS
per week

EQUAL TO

4+
DAYS
per month

A MINIMUM

20%
INCREASE

per week in professional time per month by outsourcing investment management tasks!

What would YOU do with an extra +20% of your time?

I'm inviting you to give me a call to discuss the SAAM™ program opportunity. I'd love to meet you by phone or over a teleconference call so I can listen and learn about your situation, and help you find the business solutions specific to your needs.

A better future for you and your family is here!

Let's discover it together.



Sincerely,
Ryan Rippy



RYAN RIPPY

Director of Advisor Services

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